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ABSTRACT

This booklet provides information about the state of Mississippi's Prepaid Affordable College Tuition Program. The state-guaranteed program creates tax-exempt monthly or lump-sum prepayment plans that cover tuition and all mandatory fees at state-supported colleges or universities, are portable to private and out-of-state schools, and can be transferred to other children in a family. The booklet sets forth eligibility requirements; explains the three types of plan available--junior or community college, senior college, or junior/senior college; defines refund policies; and includes charts that calculate costs for each type of plan. Also listed are the four-year and two-year public and private institutions in the state covered under the program. (CH)

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Because Their Futures Are Worth Saving.

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MPACT

THE MISSISSIPPI PREPAID AFFORDABLE COLLEGE TUITION PROGRAM

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Guaranteed by the State of Mississippi

From The Governor

Dear Mississippi Families,

I am proud to have this opportunity to support and praise the Mississippi Prepaid Affordable College Tuition Program (MPACT). This outstanding program offers Mississippi parents an effective savings plan to prepare for their children's educational expenses by locking in future tuition costs at today's prices. This plan represents a positive, productive and affordable option to ensure the education of Mississippi's most important resource–our children. MPACT will bring higher education within the reach of many more Mississippians. As we enter this new millennium, education inevitably will acquire increasing significance in the global, high-tech and fiercely competitive marketplace of the twenty-first century.

The State of Mississippi has taken tremendous strides to achieve national recognition. We have been praised as an economic development "miracle." The jobs are here. The talent is here. The future is here, in Mississippi. Now, the families of Mississippi have a superb opportunity to ensure that Mississippi's children are prepared to meet the challenges and to seize the opportunities of the next millennium.

Together, we have built a better, stronger Mississippi. The Mississippi Prepaid Affordable College Tuition Program offers yet another opportunity to advance our state to meet the challenge of *A New Millennium...A New Mississippi.*

Sincerely,

Kirk Fordice, Governor

From The State Treasurer

Dear Fellow Mississippians,

As the costs of a college education have risen faster than both the rate of inflation and average family income over the past few decades, many Mississippians are concerned about their capacity to afford a college education for their children and grandchildren.

In response to this problem, several states have tried the innovative approach of instituting Prepaid College Tuition Plans. These programs allow parents to pay roughly current prices for tuition at participating colleges in exchange for a guarantee that their child's tuition at one of those schools will be fully covered, no matter what the actual rise in tuition. It is time for Mississippians to have this option.

The Mississippi Legislature approved the Mississippi Prepaid Affordable College Tuition Program (MPACT). This legislation passed with broad-based and bipartisan support. I firmly believe that in years to come this will be considered to be the greatest achievement of the Mississippi Legislature and the most pro-family legislation passed in many years.

This brochure will help answer questions about the MPACT Program. An application form and self-addressed envelope are also provided. If you have further questions or would like more information, please call our office at 1-800-987-4450.

Sincerely,

Marshall Bennett

Marshall Bennett, State Treasurer

Summary of the MPACT Program

Affordable

The MPACT Program lets you lock in a price today for tomorrow's college tuition with monthly or lump sum payment plans.

Flexible

MPACT is usable at any state-supported college or university and portable to private and out-of-state schools.

Safe

MPACT is backed with the Full Faith & Credit of the State of Mississippi.

Tax-Exempt

Investment earnings for purchasers and beneficiaries are exempt from Mississippi income tax, and payments by purchasers are deductible for Mississippi income tax purposes. Federal income taxes on earnings are deferred until tuition is paid, and are taxed to the student, who may pay lower tax rates.

Transferable

MPACT Plan benefits can be transferred to other children of the family.

Pro-Growth

MPACT will help prepare Mississippi's students for the high-tech jobs of the 21st Century and encourage a higher percentage of our citizens to obtain college educations.

Pro-Mississippi

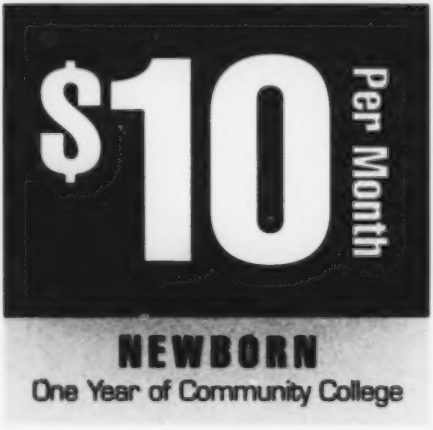
MPACT will encourage Mississippi's students to stay in Mississippi by guarantying tuition at the State's public colleges and universities.

Q. What is MPACT?

A. The Mississippi Prepaid Affordable College Tuition Program (MPACT) is a new State of Mississippi program through which some of the costs associated with higher education (tuition and mandatory fees) may be paid in advance and fixed at a guaranteed level for the duration of the undergraduate enrollment.

Q. How did MPACT come about?

A. MPACT was created by the Mississippi Legislature, which in 1996 passed the Mississippi Prepaid Affordable College Tuition legislation, Sections 37-155-1 through 37-155-27, Mississippi Code Annotated (the Act).



Q. Is the program guaranteed by the State of Mississippi?

A. Yes. The full guarantee of the State stands behind the program. Purchasers of MPACT contracts are guaranteed that, if they comply with the terms of their contracts, future tuition for the beneficiary will be covered at any Mississippi state-supported school to which the beneficiary earns admission.

Q. Do other states have comparable programs?

A. Yes. Alabama, Alaska, Florida, Massachusetts, Michigan, Ohio, Pennsylvania, Texas and Virginia currently offer similar prepaid college tuition programs. Several other states have legislation pending or programs in various stages of development. The National Association of State Treasurers sponsors the College Savings Plan Network as a forum where state-sponsored college savings or prepaid tuition plans can share ideas and coordinate resources.

Q. How is the MPACT Program administered?

A. MPACT is directed by a nine member Board. Five members of the Board were appointed by the Governor, one from each of Mississippi's congressional districts. The other four Board members are the Commissioner of Higher Education, the Executive Director of the Community and Junior College Board, the Executive Director of the State Department of Finance and Administration, and the State Treasurer. There are also non-voting advisors from the Legislature: two appointed by the Lieutenant Governor and two by the Speaker of the House. The Board members are listed at the end of this brochure.

The program is administered through the Mississippi Treasury Department, although many administrative functions will be contracted out to the private sector.

Q. What expenses are covered by the plan?

A. The plan covers tuition and all mandatory fees. Books, room, board and optional fees are not included. Mandatory fees are those fees required as a condition of enrollment for all students attending a particular institution, regardless of major or program.

Q. Will there be a prepaid dormitory residence plan?

A. Not at this time. Although the Act allows for an optional dormitory plan, the MPACT Board has elected not to offer such a plan until after the completion of a feasibility and advisability study. MPACT contracts do not cover room or board, books, or any costs other than tuition and mandatory fees.

Q. Is there an individual account set up for my money?

A. No. The program is not an individual savings account. It is a tax-exempt trust fund set up in the State Treasury which combines the contributions of all participants in order to maximize benefits. MPACT will maintain a separate accounting record for each participant and his or her contributions for the purpose of calculating refunds, tax reporting and administering payments when a student enters college.

Q. How will my money be invested?

A. Funds from all prepaid tuition contracts will be invested in a managed, balanced investment portfolio with statutory restrictions similar to those of the State's Public Employees Retirement System. The MPACT Board will act as trustees for the fund. The portfolio will be audited every year for actuarial and accounting soundness, and a report will be made to the Governor, the Legislature and to each contract purchaser as to the plan's financial condition.

Q. What are the tax consequences of purchasing an MPACT contract?

A. All investment earnings from the MPACT Program are exempt from Mississippi income tax. Also, payments made to MPACT by plan purchasers are deductible for Mississippi income tax purposes. Earnings from the plan are taxable income for federal income tax purposes, but the tax liability is deferred to the time of tuition payment, and will be taxed to the student, who may pay lower tax rates. There are tax consequences to the cancellation of a contract and receipt of a refund. Purchasers and beneficiaries should consult with their professional tax practitioner for more detailed information.

Q. Does purchase of an MPACT contract guarantee admission to college?

A. No. Purchase of a contract does not guarantee admission to, continued enrollment in or graduation from any particular Mississippi public university or community/junior college. Students must still meet all relevant academic or other qualifications for admission and graduation as determined by the educational institution of their choice.

Q. What payment options are available?

A. A purchaser has the option of either paying a one-time lump sum amount, monthly payments over a variety of terms, or a combination of the two. Please see the cost tables elsewhere in this brochure. If you require other payment options, such as a partial down payment followed by monthly payments, please call our office.

If your choice involves making monthly payments, you can request a payment coupon book or apply for an automatic bank draft direct from your checking account. There is a space on the application form where you can indicate this choice.

Q. Will I receive an official document outlining the terms and conditions of my MPACT contract?

A. Yes. After your application is processed, you will receive a Master MPACT Contract and a Participation and Payment Schedule. These documents, along with your application and the Rules and Regulations, make up your MPACT contract. Additional documents relating to the contract issued or received by the Board pursuant to the various terms and conditions described will be incorporated into the contract. You will be requested to sign and return the Master Contract. You may request copies of the Master Contract now by calling our office.

Q. How will MPACT pay tuition benefits?

A. When a student has been accepted at a college or university and properly identified as an MPACT student, the school will bill MPACT directly for the payment of tuition and mandatory fees. MPACT will make payment directly to the school. Any amount of the costs at a private or out-of-state school not covered by the MPACT contract will be the student's responsibility.

Q. Why should I prepay tuition through an MPACT contract instead of investing that money myself until my child is ready for college?

A. By purchasing an MPACT contract for your child, you will lock in a price for college tuition and receive a guarantee by the State of Mississippi that tuition will be covered at any state supported university, junior or community college. You will also receive the tax benefits mentioned earlier. No other savings plan provides these advantages. If affordability, flexibility and security are important matters to you in planning your child's education, then MPACT may be exactly what you are looking for.

Q. When and how can I sign up?

A. Simply mail the attached application form in the envelope provided between February 1 and April 30,1997, along with your $60.00 non-refundable application fee. Checks should be made payable to MPACT. Applications must be received or postmarked by April 30, 1997.

Q. Will MPACT contracts be offered again in the future?

A. Yes, each year there will be an enrollment period, but as college tuition expenses rise, future purchasers may have to pay more. Contracts purchased during this enrollment period will not be affected by any future contract price increases.

Q. Do parents of children born after April have to wait until next year to enroll?

A. No. Children born between enrollment periods may be enrolled at the current year's pricing up until the start of the next enrollment period. After that date only the new pricing will be effective.

Q. Who can participate in MPACT?

A. An individual purchaser must be the parent, grandparent or legal guardian of the student beneficiary. The beneficiary must be younger than eighteen years of age at the time of contract purchase, and must be either (a) a resident of Mississippi at the time of purchase or (b) a nonresident who is the child of a parent, grandparent or legal guardian who is a Mississippi resident. Either the purchaser or the beneficiary must be a Mississippi resident.

Q. Can corporations participate?

A. Corporations may purchase MPACT contracts, provided that the beneficiary is named at the time of purchase and meets the qualifications noted above. Non-profit corporations or trusts may purchase contracts for a beneficiary to be named at a later date. Corporations may also make contributions to the MPACT Trust Fund. Please contact the MPACT office for more details.

Q. May two people jointly purchase a contract?

A. Only one purchaser is allowed and that person is the owner of the contract. The purchaser receives any refunds if the contract is canceled. Only the purchaser can make decisions related to the contract, such as cancellation or transfer of beneficiaries. However, someone other than the purchaser may make contract payments.

Q. Can I transfer ownership of the contract?

A. Yes. Ownership of the contract can be transferred by changing the purchaser. Written authorization is required from the original purchaser. Please call us for more details.

Q. How will the program affect a student's eligibility for financial aid?

A. The receipt of contract benefits by a beneficiary may affect a beneficiary's qualification for or receipt of financial aid. For need-based financial aid, the receipt of or potential for receipt of contract benefits may preclude a beneficiary from qualifying for or receiving need-based financial aid as the contract benefits may be seen as financial resources of the beneficiary.

The receipt of contract benefits should not impact the beneficiary's qualification for or receipt of merit-based financial aid (i.e., academic or athletic scholarships, for example). There can be no assurance, however, that the contract benefits, as a financial resource of the beneficiary will not be considered either explicitly or implicitly in determining whether a contract beneficiary is entitled to or will receive a merit-based scholarship.

Furthermore, the receipt of or potential for receipt of contract benefits may affect the ability of a beneficiary to receive private or student loans. Such receipts or potential for receipts may be considered financial resources which preclude the beneficiary from receiving private or student loans, especially if the loans are in any way need-based. Such considerations may also preclude the beneficiary from receiving more favorable interest rates or repayment options.

Flexibility

Q. What types of plans are available?

A. MPACT offers:

1. A Junior or Community College plan
2. A Senior College (University) plan
3. A Junior - Senior College plan

1. Junior/Community College Plan

Through the Junior/Community College plan, a prepaid tuition contract shall provide tuition and mandatory fees for the beneficiary to attend a public community or junior college for up to a maximum of two (2) years (64 credit hours) required for a certificate or an associate degree awarded by a public community or junior college.

2. Senior College Plan

Through the Senior College plan, a prepaid tuition contract shall provide tuition and mandatory fees for the beneficiary to attend a public senior college or university for up to a maximum of four (4) years (128 credit hours) required for a baccalaureate degree awarded by a public senior college or university.

3. Junior-Senior College Plan

Through the Junior - Senior college plan, a prepaid tuition contract shall provide tuition and mandatory fees for the beneficiary to attend: (a) A public community or junior college for up to a maximum of two (2) years (64 credit hours) required for a certificate or an associate degree awarded by a public community or junior college, and (b) A public senior college or university for up to three (3) additional years (a maximum total of four years of education, or 128 credit hours) as required for a baccalaureate degree awarded by a public senior college or university.

The maximum tuition benefits provided by MPACT are 128 semester hours, the academic equivalent units on a quarter system or other academic term basis, or until award of a baccalaureate degree to the beneficiary, whichever comes first.

Q. Do I have to indicate which college my child will attend at the time I sign up for MPACT?

A. No. You do not have to notify MPACT of the college to be attended until sixty days before the student enrolls or registers in college.

Q. May a student transfer from one college to another?

A. Yes. However, MPACT will pay directly to that institution an amount up to, but not in excess of, the average tuition and mandatory fees at public universities or public community or junior colleges in the State of Mississippi. The student will be responsible for paying any tuition or fees in excess of this amount. There will be an administrative fee of $25 charged per transfer to a private or out-of-state institution.

Q. Are MPACT contracts transferable?

A. Yes. MPACT contracts are transferable within the immediate family of the beneficiary. If the eldest child obtains a scholarship, for example, his or her contract could be transferred to a younger sibling. Immediate family includes brothers and sisters, half brothers and sisters, and legally adopted brothers and sisters.

Q. What if I want to go to college out of state or to a private institution?

A. The MPACT plan is fully transferable to private and out-of-state schools. If a student beneficiary enrolls in any regionally accredited private college or an out-of-state regionally accredited public college or university, MPACT will pay directly to that institution an amount up to, but not in excess of, the average tuition and mandatory fees at public universities or public community or junior colleges in the state of Mississippi. The student will be responsible for paying any tuition or fees in excess of this amount. There will be an administrative fee of $25 charged per transfer for enrollment in a private or out-of-state institution.

Q. How do I make payments?

A. Choose the payment plan you prefer and indicate your choice on the application. After your application has been processed, MPACT will send you payment instructions. You can designate on the application form whether you prefer to make payments using a coupon book or by automatic deductions from your bank account.

The first payment under any of the monthly payment options for the 1997 enrollment period will be due July 1, 1997. Lump sum payments will also be due July 1, 1997.

Q. If I select one of the monthly payment plans, may I pay off my contract balance at any time?

A. Yes. Your pay-off amount will be less than the total of all your remaining monthly payments. You can call our office to request your pay-off amount.

Q. Is there a deadline by which the student must finish college or lose their benefits?

A. MPACT beneficiaries have up to ten years from their college entrance date within which to use their contract benefits. Any benefits not used within ten years are forfeit. You can always request a refund of amounts not expected to be used for college tuition before the ten-year period expires.

Q. Is there a charge for a late payment?

A. Yes. The charge for a payment not received before 15 days after the due date is $15.

Refunds

Q. What if my child decides not to attend college or earns a scholarship? Can we request a refund?

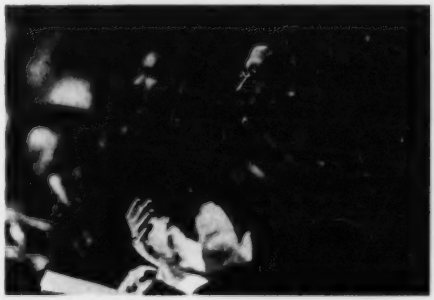
A. Yes. The Act authorizes the Board to give refunds of principal paid into the program, plus an amount of interest not less than the prevailing rates of interest paid by bank savings accounts. The Board will vote each year on an interest rate for refunds requested during that year. The Board has set cancellation fees up to a maximum of $150.00 for those who request a refund. MPACT is required under federal tax law to charge penalties if funds are withdrawn for non-educational usage.

Refunds may exceed the minimum of principal plus interest as specified above in cases of the death or disability of the beneficiary, or if the beneficiary is admitted and enrolled at a United States Military Academy. In such cases, refunds shall equal the weighted average at that time of in-state tuition and mandatory fees at Mississippi public institutions.

Q. What happens if the purchaser dies or is otherwise unable to continue making payments?

A. Ownership of an MPACT contract can be transferred to a substitute purchaser, who will have all rights of the original purchaser.

The MPACT Board has given consideration to offering optional life or disability insurance contracts for an additional fee which will pay off a prepaid tuition contract in the event of the death or disability of the purchaser. There is a section on the enclosed application form where you may indicate your interest in such a policy. If there is sufficient interest to warrant such a program, interested purchasers will be notified at a future date. Of course, such a policy can always be added to your current insurance coverage.



Costs for MPACT Contracts

SENIOR COLLEGE / UNIVERSITY PLAN

Four-Year Senior College / University Plan

Years till Beneficiary Starts College*	Projected Enrollment Year	Lump Sum Single Payment **	Monthly Payments Over 5 Years	Extended Monthly Payments ***	Number of Payments Extended Plan
2 or less	1999 or earlier	$10,508	N/A	N/A	N/A
3	2000-2001	$10,508	N/A	$328	36
4	2001-2002	$10,411	N/A	$254	48
5	2002-2003	$10,315	$209	$209	60
6	2003-2004	$10,220	$207	$179	72
7	2004-2005	$10,127	$205	$158	84
8	2005-2006	$10,034	$203	$142	96
9	2006-2007	$9,941	$201	$130	108
10	2007-2008	$9,850	$200	$120	120
11	2008-2009	$9,759	$198	$112	132
12	2009-2010	$9,668	$196	$105	144
13	2010-2011	$9,578	$194	$99	156
14	2011-2012	$9,489	$192	$94	168
15	2012-2013	$9,401	$191	$90	180
16	2013-2014	$9,314	$189	$87	192
17	2014-2015	$9,227	$187	$83	204
18	2015-2016	$9,141	$185	$80	216

One-Year Senior College / University Plan

2 or less	1999 or earlier	$2,784	N/A	N/A	N/A
3	2000-2001	$2,784	N/A	$88	36
4	2001-2002	$2,624	N/A	$65	48
5	2002-2003	$2,602	$54	$54	60
6	2003-2004	$2,580	$54	$47	72
7	2004-2005	$2,557	$53	$41	84
8	2005-2006	$2,535	$53	$37	96
9	2006-2007	$2,512	$52	$34	108
10	2007-2008	$2,490	$52	$32	120
11	2008-2009	$2,468	$51	$30	132
12	2009-2010	$2,445	$51	$28	144
13	2010-2011	$2,423	$51	$27	156
14	2011-2012	$2,401	$50	$25	168
15	2012-2013	$2,379	$50	$24	180
16	2013-2014	$2,357	$49	$23	192
17	2014-2015	$2,335	$49	$23	204
18	2015-2016	$2,314	$48	$22	216

* Years till the contract beneficiary begins college, measured from SEPTEMBER, 1997.

** For payment options with partial down payments plus monthly payments please call the MPACT office.

*** Extended Payment Plan not available for projected college entrance dates less than 3 years from SEPTEMBER, 1997.

Costs for MPACT Contracts

JUNIOR / COMMUNITY COLLEGE PLAN

Two-Year Junior / Community College Plan

Years till Beneficiary Starts College*	Projected Enrollment Year	Lump Sum Single Payment **	Monthly Payments Over 5 Years	Extended Monthly Payments ***	Number of Payments Extended Plan
2 or less	1999 or earlier	$2,313	N/A	N/A	N/A
3	2000-2001	$2,313	N/A	$74	36
4	2001-2002	$2,070	N/A	$52	48
5	2002-2003	$2,057	$43	$43	60
6	2003-2004	$2,044	$43	$37	72
7	2004-2005	$2,030	$43	$33	84
8	2005-2006	$2,018	$42	$30	96
9	2006-2007	$2,001	$42	$28	108
10	2007-2008	$1,987	$42	$26	120
11	2008-2009	$1,972	$42	$24	132
12	2009-2010	$1,957	$41	$23	144
13	2010-2011	$1,942	$41	$22	156
14	2011-2012	$1,927	$41	$21	168
15	2012-2013	$1,912	$40	$20	180
16	2013-2014	$1,897	$40	$19	192
17	2014-2015	$1,882	$40	$19	204
18	2015-2016	$1,867	$39	$18	216

One-Year Junior / Community College Plan

2 or less	1999 or earlier	$1,162	N/A	N/A	N/A
3	2000-2001	$1,162	N/A	$38	36
4	2001-2002	$1,034	N/A	$27	48
5	2002-2003	$1,029	$23	$23	60
6	2003-2004	$1,022	$23	$20	72
7	2004-2005	$1,016	$22	$18	84
8	2005-2006	$1,009	$22	$16	96
9	2006-2007	$1,002	$22	$15	108
10	2007-2008	$995	$22	$14	120
11	2008-2009	$988	$22	$13	132
12	2009-2010	$980	$22	$12	144
13	2010-2011	$973	$22	$12	156
14	2011-2012	$966	$21	$11	168
15	2012-2013	$958	$21	$11	180
16	2013-2014	$951	$21	$11	192
17	2014-2015	$943	$21	$10	204
18	2015-2016	$936	$21	$10	216

* Years till the contract beneficiary begins college, measured from SEPTEMBER, 1997.

** For payment options with partial down payments plus monthly payments please call the MPACT office.

*** Extended Payment Plan not available for projected college entrance dates less than 3 years from SEPTEMBER, 1997.

Costs for MPACT Contracts

JUNIOR / SENIOR COLLEGE PLAN

Two-Year Junior College / Two-Year Senior College

Years till Beneficiary Starts College*	Projected Enrollment Year	Lump Sum Single Payment **	Monthly Payments Over 5 Years	Extended Monthly Payments ***	Number of Payments Extended Plan
2 or less	1999 or earlier	$7,312	N/A	N/A	N/A
3	2000-2001	$7,312	N/A	$229	36
4	2001-2002	$7,247	N/A	$177	48
5	2002-2003	$7,184	$146	$146	60
6	2003-2004	$7,121	$145	$125	72
7	2004-2005	$7,059	$144	$111	84
8	2005-2006	$6,997	$142	$100	96
9	2006-2007	$6,936	$141	$91	108
10	2007-2008	$6,875	$140	$84	120
11	2008-2009	$6,814	$139	$79	132
12	2009-2010	$6,754	$137	$74	144
13	2010-2011	$6,693	$136	$70	156
14	2011-2012	$6,634	$135	$67	168
15	2012-2013	$6,575	$134	$64	180
16	2013-2014	$6,516	$133	$61	192
17	2014-2015	$6,458	$132	$59	204
18	2015-2016	$6,400	$130	$57	216

One-Year Junior College / Three-Year Senior College

2 or less	1999 or earlier	$8,902	N/A	N/A	N/A
3	2000-2001	$8,902	N/A	$278	36
4	2001-2002	$8,821	N/A	$215	48
5	2002-2003	$8,741	$177	$177	60
6	2003-2004	$8,663	$176	$152	72
7	2004-2005	$8,585	$174	$134	84
8	2005-2006	$8,508	$173	$121	96
9	2006-2007	$8,431	$171	$110	108
10	2007-2008	$8,355	$170	$102	120
11	2008-2009	$8,279	$168	$95	132
12	2009-2010	$8,203	$167	$89	144
13	2010-2011	$8,129	$165	$85	156
14	2011-2012	$8,054	$164	$80	168
15	2012-2013	$7,981	$162	$77	180
16	2013-2014	$7,908	$161	$74	192
17	2014-2015	$7,835	$159	$71	204
18	2015-2016	$7,763	$158	$69	216

* Years till the contract beneficiary begins college, measured from SEPTEMBER, 1997.

** For payment options with partial down payments plus monthly payments please call the MPACT office.

*** Extended Payment Plan not available for projected college entrance dates less than 3 years from SEPTEMBER, 1997.

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Representative Alfred L. Walker, Jr.

Mississippi Institutions of Higher Learning

Public Four Year Institutions

Alcorn State University 1
Delta State University 2
Jackson State University 3
MS State University 4
MS University for Women 5
MS Valley State University 6
University of MS 7
University of Southern MS 8

Public Two Year Institutions

Coahoma Community College 9
Copiah-Lincoln Community College . .10
East Central Community College 11
East MS Community College 12
Hinds Community College 13
Holmes Community College 14
Itawamba Community College 15
Jones County Junior College 16
Meridian Community College 17
MS Delta Community College 18
MS Gulf Coast Community College . .19
Northeast MS Community College . .20
Northwest MS Community College . .21
Pearl River Community College 22
Southwest MS Community College . .23

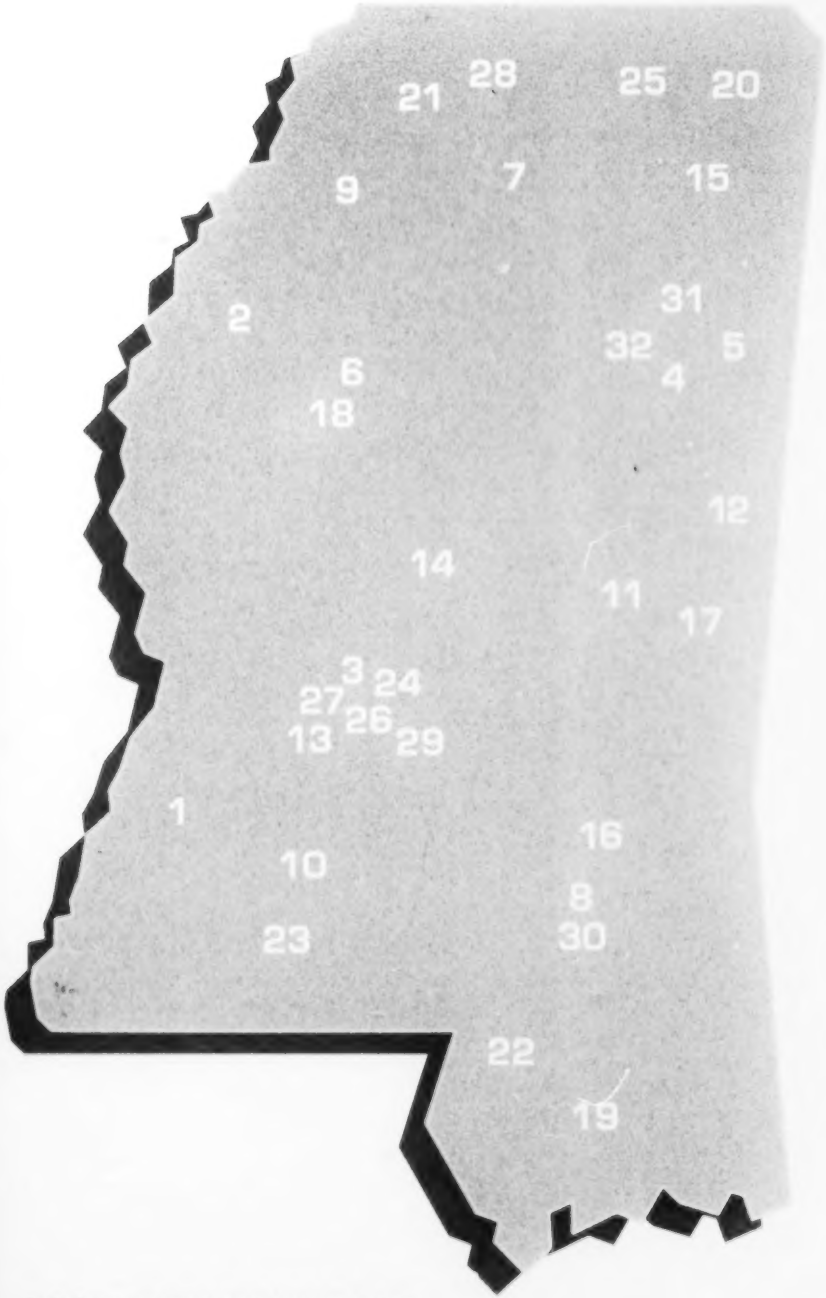
The MPACT Program applies to these public colleges and universities. The benefits may be transferred to the following private in-state colleges as well as out-of-state colleges and universities.

Private Four Year Institutions

Belhaven College 24
Blue Mountain College 25
Millsaps College 26
Mississippi College 27
Rust College 28
Tougaloo College 29
William Carey College 30

Private Two Year Institutions

Mary Holmes College 31
Wood College 32



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Jackson, MS 39201

MPACT Office
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